

Information to identify the case:

Debtor 1	Christopher J. Matteo	Social Security number or ITIN	xxx-xx-7804
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-23777-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Matteo

2/8/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher J. Matteo
Debtor

Case No. 15-23777-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2021

User: mgut
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Christopher J. Matteo, 227 East Euclid Ave, New Castle, PA 16105-2511
cr	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14145139	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14697120	+ Ditech Financial LLC, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14122386	+ Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
14122388	+ RCS/CVI Loan GT Trust I, PO Box 10497, Greenville, SC 29603-0497
15329211	+ Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
15211757	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14122389	+ Tek-Collect, PO Box 1269, Columbus, OH 43216-1269

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Feb 09 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14173051	EDI: ATLASACQU	Feb 09 2021 04:18:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14132264	EDI: GMACFS.COM	Feb 09 2021 04:18:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14122382	+ EDI: GMACFS.COM	Feb 09 2021 04:18:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14159702	+ Email/Text: csc.bankruptcy@amwater.com	Feb 09 2021 03:01:00	American Water, P.O. Box 578, Alton, IL 62002-0578
14122383	+ EDI: WFNNB.COM	Feb 09 2021 04:18:00	Brylane Home, Comenity Bank, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14122384	+ EDI: CAPITALONE.COM	Feb 09 2021 04:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14122385	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 09 2021 03:00:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14697120	+ EDI: LCIBAYLN		

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		Feb 09 2021 04:18:00	Ditech Financial LLC, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14130188	+ EDI: IRS.COM		
		Feb 09 2021 04:18:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14152811	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 09 2021 02:54:05	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
14122387	+ EDI: MID8.COM		
		Feb 09 2021 04:18:00	Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
14171969	+ Email/Text: bankruptcy@firstenergycorp.com		
		Feb 09 2021 03:00:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14129999	EDI: PENNDEPTREV		
		Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14129999	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14140715	EDI: Q3G.COM		
		Feb 09 2021 04:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14123035	EDI: RECOVERYCORP.COM		
		Feb 09 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		THE BANK OF NEW YORK MELLON TRUST COMPANY, ET AL.
cr		The Bank of New York Mellon
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*+	Ditech Financial LLC, PO BOX 6154, RAPID CITY, SD 57709-6154
cr	*+	Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14130183	*+	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14130184	*+	Brylane Home, Comenity Bank, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14130185	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14130186	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14130187	*+	Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
14130189	*+	Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
14130190	*+	RCS/CVI Loan GT Trust I, PO Box 10497, Greenville, SC 29603-0497
14130191	*+	Tek-Collect, PO Box 1269, Columbus, OH 43216-1269

TOTAL: 3 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY ET AL... bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY ET AL... jgoldman@kmlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com
Michael C. Eisen	on behalf of Debtor Christopher J. Matteo attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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